

AFTER RECORDING
RETURN TO:
U.S. TITLE COMPANY, PLLC
114 WEST THIRD STREET
LONG BEACH, MS 39560
128822-0120
228-822-0120

12/28/05 8:13:39 SS
BK 517 PG 518
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

TODD J. STEPHENS, ET UX

GRANTORS

TO

WARRANTY DEED

STEPHEN M. PLANCHARD, ET UX

GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars, (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, TODD J. STEPHENS and wife, SHERYL H. STEPHENS does hereby sell, convey and warrant unto STEPHEN M. PLANCHARD and wife, KEM M. PLANCHARD, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

Lot 8, Spring Valley North Subdivision, situated in Section 7, Township 2 South, Range 6 West, DeSoto County, MS, as per plat thereof recorded in Plat Book 59, Page 16 in the Chancery Clerk's Office of DeSoto County, MS.

The warranty in this deed is subject to subdivision and zoning regulations in DeSoto County, Mississippi, rights of way and easements for public roads and public utilities, and restrictive covenants for said subdivision.

It is understood and agreed that the taxes for the year 2005 have been prorated as of this date on an estimated basis only and when said taxes are actually determined, if the proration is incorrect then Grantor (s) agree to pay Grantee (s) or their assigns any deficiency and likewise Grantee (s) agree to pay Grantor (s) or their assigns any amount overpaid.

Possession is to be given with delivery of this deed.

WITNESS MY SIGNATURE this the 15th day of December, 2005.

TODD J. STEPHENS

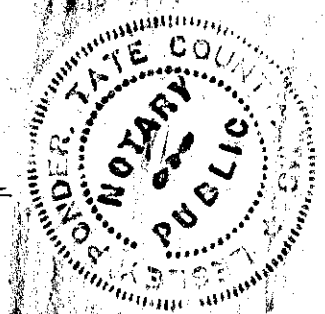
SHERYL H. STEPHENS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me the undersigned authority in and for the above county and state, the within named TODD J. STEPHENS and wife, SHERYL H. STEPHENS, who acknowledged that they signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as their free and voluntary act and deed after being duly authorized to do so.

Given under my hand and official seal of office, this the 15th day of December, 2005.

Lusley Ponder
NOTARY PUBLIC



MY COMMISSION EXPIRES:

5-5-06
(SEAL)

GRANTOR: 4703 Spring Place Cv. East
Olive Branch, Ms. 38654
(H)662-893-0304 (W)662-893-0000

GRANTEE: 6840 Oak Shadow Lane, Olive Branch, MS 38654
(H) N/A (W) 890-0871

PREPARED BY:

Les Shumake, P.O. Box 803, Olive Branch, MS 38654 (662) 895-5565

RETURN TO: